

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Jarvis Raymond Harwell
Ashley Nicole Harwell

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 4 Mallard Cove
Covington, TN 38019

(2) 4 Mallard Cove
covington, TN 38019

PLAN PAYMENT:

Debtor(1) shall pay \$ 150.00 (☐ weekly, ☐ every two weeks, ☒ semi-monthly, or ☐ monthly, by:

☒ PAYROLL DEDUCTION From:

State of Tennessee
21st Floor William Snodgrass Tower
312 Rosa L. Parks Avenue
Nashville, TN 37243

OR () DIRECT PAY

Debtor(2) shall pay \$ 0.00 (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☒ monthly, by:

☐ PAYROLL DEDUCTION

From:

OR (☒) DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]

☐ YES

☒ NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]

☒ YES

☐ NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].

☐ YES

☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None

Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:
ongoing payment begins _____
Approximate arrearage: _____

\$ _____

5. PRIORITY CLAIMS:

-NONE-

Amount \$ _____

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None

ongoing payment begins _____
Approximate arrearage: _____ Interest _____

\$ _____

\$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

First Heritage

Value of Collateral: 340.00

Rate of Interest 6.75

Monthly Plan Payment: \$10.00

Heights Finance

658.00

6.75

\$14.00

State Finance

75.00

6.75

\$5.00

State Finance

105.00

6.75

\$5.00

United Auto Credit

4,850.00

6.75

\$100.00

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:
World Finance Corp.	120.00	6.75	\$5.00
World Finance Corp.	120.00	6.75	\$5.00

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

-NONE- Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
-NONE-			\$

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

Naviant ☐ Not provided for **OR** ☒ General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

-NONE-

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐ %, OR,
☒ THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

None ☐ Assumes **OR** ☐ Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

None

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Laura L. Sanford

Laura L. Sanford 19575

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date February 3, 2020 .